



UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

In re: LAYOSO, AMUR C.
LAYOSO, EVA L.

§ Case No. 08-39289-C-7

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)

Sheri L. Carello, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,373,416.58</u>	Assets Exempt: <u>\$168,275.00</u>
Total Distribution to Claimants: <u>\$3,569.77</u>	Claims Discharged Without Payment: <u>\$10,614.37</u>
Total Expenses of Administration: <u>\$1,189.92</u>	

3) Total gross receipts of \$ 4,759.69 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,759.69 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$2,010,959.54	\$31,344.21	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,189.92	1,189.92	1,189.92
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	905.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	12,959.00	13,279.14	13,279.14	3,569.77
TOTAL DISBURSEMENTS	\$2,024,823.54	\$45,813.27	\$14,469.06	\$4,759.69

4) This case was originally filed under Chapter 7 on December 29, 2008.
. The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/04/2010 By: /s/Sheri L. Carello
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Projected 2008 tax refund	1124-000	4,757.00
Interest Income	1270-000	2.69
TOTAL GROSS RECEIPTS		\$4,759.69

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Velure Holdings	4110-000	33,094.68	7,966.46	0.00	0.00
Luvre Properties Inc	4110-000	11,186.86	5,534.50	0.00	0.00
Travis Credit Union	4110-000	19,062.00	17,843.25	0.00	0.00
Countrywide Home Loans	4110-000	61,631.00	N/A	N/A	0.00
Countrywide Home Loans	4110-000	552,912.00	N/A	N/A	0.00
US Bank	4110-000	12,184.00	N/A	N/A	0.00
Washington Mutual Fa	4110-000	402,462.00	N/A	N/A	0.00

Washington Mutual Bank	4110-000	45,379.00	N/A	N/A	0.00
Chase Manhattan Mortgage	4110-000	224,448.00	N/A	N/A	0.00
Chase Manhattan Mortgage	4110-000	648,600.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$2,010,959.54	\$31,344.21	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Sheri L. Carello	2100-000	N/A	1,189.92	1,189.92	1,189.92
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,189.92	1,189.92	1,189.92

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Military Star	5200-000	905.00	N/A	N/A	0.00
TOTAL PRIORITY UNSECURED CLAIMS		905.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Travis Credit Union	7100-000	2,853.00	2,520.47	2,520.47	677.57
PYOD LLC	7100-000	9,545.00	9,955.03	9,955.03	2,676.16
American Express Bank, FSB	7100-000	561.00	803.64	803.64	216.04
TOTAL GENERAL UNSECURED CLAIMS		12,959.00	13,279.14	13,279.14	3,569.77

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-39289-C-7
Case Name: LAYOSO, AMUR C.
LAYOSO, EVA L.

Trustee: (001400) Sheri L. Carello
Filed (f) or Converted (c): 12/29/08 (f)
§341(a) Meeting Date: 02/02/09
Claims Bar Date: 05/08/09

Period Ending: 08/04/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	10 acres in Lancaster	1,976.58	0.00	DA	0.00	FA
2	4.3 Acres of Bare Land in Lancaster	10,000.00	0.00	DA	0.00	FA
3	4934 Ridgefield Circle, Fairfield, CA	537,500.00	0.00	DA	0.00	FA
4	532 River Road, Fairfield, CA	355,500.00	0.00	DA	0.00	FA
5	6624 Capwell Way, Elk Grove, CA	266,000.00	0.00	DA	0.00	FA
6	Cash on Hand	50.00	0.00	DA	0.00	FA
7	First Pacific Checking acct.	2,000.00	0.00	DA	0.00	FA
8	Travis Credit Union	300.00	0.00	DA	0.00	FA
9	First Pacific	500.00	0.00	DA	0.00	FA
10	Travis Credit Union savings	800.00	0.00	DA	0.00	FA
11	Household Goods	3,500.00	0.00	DA	0.00	FA
12	Books, Pictures, Art Objects	200.00	0.00	DA	0.00	FA
13	Wearing Apparel	500.00	0.00	DA	0.00	FA
14	Jewelry	1,000.00	0.00	DA	0.00	FA
15	Life Insurance - Cash Value	6,000.00	0.00	DA	0.00	FA
16	401K Through employer	126,000.00	0.00	DA	0.00	FA
17	401K Through employer	12,000.00	0.00	DA	0.00	FA
18	Projected 2008 tax refund debtors total tax refund for 2008 was \$5172.00 per tax returns	13,234.00	4,757.00		4,757.00	FA
19	1994 Nissan Sentra	500.00	0.00	DA	0.00	FA
20	2001 Ford Expedition	8,415.00	3,290.00	DA	0.00	FA
21	2002 BMW 325i	9,435.00	0.00	DA	0.00	FA
22	2005 BMW 325i	13,465.00	1,281.00	DA	0.00	FA
23	2006 Nissan Maxima	17,775.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		2.69	FA
24	Assets Totals (Excluding unknown values)	\$1,386,650.58	\$9,328.00		\$4,759.69	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-39289-C-7

Trustee: (001400) Sheri L. Carello

Case Name: LAYOSO, AMUR C.
LAYOSO, EVA L.

Filed (f) or Converted (c): 12/29/08 (f)

§341(a) Meeting Date: 02/02/09

Period Ending: 08/04/10

Claims Bar Date: 05/08/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

2/02/09 - need 2008 tax return when filed and tax refund - open as asset case

4/29/09 - receive federal tax refund check

5/1/09 - receive unprotect part of state tax refund

Initial Projected Date Of Final Report (TFR): February 2, 2011

Current Projected Date Of Final Report (TFR): April 23, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-39289-C-7
Case Name: LAYOSO, AMUR C.
 LAYOSO, EVA L.
Taxpayer ID #: 54-6832609
Period Ending: 08/04/10

Trustee: Sheri L. Carello (001400)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: 312-2350260-65 - Money Market Account
Blanket Bond: \$1,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/29/09	{18}	United States Treasury	IRS tax refund check	1124-000	3,423.00		3,423.00
05/01/09	{18}	Amur Layoso	unexemptible state tax refund	1124-000	1,334.00		4,757.00
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.18		4,757.18
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,757.38
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,757.58
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,757.78
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		4,757.97
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		4,758.16
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,758.36
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,758.56
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.18		4,758.74
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.18		4,758.92
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		4,759.13
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.03		4,759.16
04/06/10		Wire out to BNYM account 000235026065	Wire out to BNYM account 000235026065	9999-000	-4,759.16		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-4,759.16	0.00	
Subtotal	4,759.16	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,759.16	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-39289-C-7
Case Name: LAYOSO, AMUR C.
 LAYOSO, EVA L.
Taxpayer ID #: 54-6832609
Period Ending: 08/04/10

Trustee: Sheri L. Carello (001400)
Bank Name: The Bank of New York Mellon
Account: 9200-02350260-65 - Money Market Account
Blanket Bond: \$1,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account 312235026065	Wire in from JPMorgan Chase Bank, N.A. account 312235026065	9999-000	4,759.16		4,759.16
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.21		4,759.37
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.29		4,759.66
06/01/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.03		4,759.69
06/01/10		To Account #92000235026066	transfer to checking	9999-000		4,759.69	0.00

ACCOUNT TOTALS	4,759.69	4,759.69	\$0.00
Less: Bank Transfers	4,759.16	4,759.69	
Subtotal	0.53	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.53	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-39289-C-7
Case Name: LAYOSO, AMUR C.
 LAYOSO, EVA L.
Taxpayer ID #: 54-6832609
Period Ending: 08/04/10

Trustee: Sheri L. Carello (001400)
Bank Name: The Bank of New York Mellon
Account: 9200-02350260-66 - Checking Account
Blanket Bond: \$1,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/01/10		From Account #92000235026065	transfer to checking	9999-000	4,759.69		4,759.69
06/04/10	101	Sheri L. Carello	Dividend paid 100.00% on \$1,189.92, Trustee Compensation; Reference:	2100-000		1,189.92	3,569.77
06/04/10	102	Travis Credit Union	Dividend paid 26.88% on \$2,520.47; Claim# 4; Filed: \$2,520.47; Reference:	7100-000		677.57	2,892.20
06/04/10	103	PYOD LLC	Dividend paid 26.88% on \$9,955.03; Claim# 5; Filed: \$9,955.03; Reference:	7100-000		2,676.16	216.04
06/04/10	104	American Express Bank, FSB	Dividend paid 26.88% on \$803.64; Claim# 6; Filed: \$803.64; Reference:	7100-000		216.04	0.00

ACCOUNT TOTALS	4,759.69	4,759.69	\$0.00
Less: Bank Transfers	4,759.69	0.00	
Subtotal	0.00	4,759.69	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$4,759.69	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 312-2350260-65	4,759.16	0.00	0.00
MMA # 9200-02350260-65	0.53	0.00	0.00
Checking # 9200-02350260-66	0.00	4,759.69	0.00
	\$4,759.69	\$4,759.69	\$0.00